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Facsimile #: 703/308-6916

Confirmation #:

Inventor: William M. Randle, et al
Serial Number: 09/578,329
Filed: May 25, 2000

For: SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS AND NET SETTLEMENT

Group Art Unit: 3624
Examiner: Sandra S. Snapp

In the above referenced application, we are herewith filing: Response to Final Action Mailed on June 4, 2003 (12 pages), Request for Extension of Time (in duplicate), a Petition to Revive [Form SB64] (2 pages), Conditional Request for Conditional Examination [Form SB30] (1 page); and Transmittal Form PTO/SB/21 (1 page).

Date: March 22, 2004

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)		Application Number	09/578,329	
		Filing Date	May 25, 2000	
		First Named Inventor	William M. Randle, et al.	
		Art Unit	3624	
Total Number of Pages in This Submission		18	Examiner Name	Sandra S. Snapp
		Attorney Docket No.	2999692-145715	

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input checked="" type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input checked="" type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to a Technology Center (TC) <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
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Firm or Individual	Edwin M. Baranowski
Signature	
Date	March 22, 2004

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COLUMBUS/1134510 v.01

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In the application:

Inventors: William M. Randle *et al.*
Serial Number: 09/578,329
Filed: May 25, 2000
For: SECURE E-COMMERCE SYSTEM WITH GUARANTEED FUNDS
AND NET SETTLEMENT

Group Art Unit: 3624
Examiner: Sandra S. Snapp

Atty. Docket No.: 0258100-126392

FILED BY FACSIMILE TO 703/308-6916 ON MARCH 22, 2004

Mail Stop Petition
Commissioner for Patents
P.O. Box 1450, Alexandria, VA 22313-1450

I. Introductory Comments

RESPONSE TO THE FINAL ACTION MAILED ON JUNE 4, 2003
PURSUANT TO 37 CFR § 1.116

To the Honorable Commissioner:

Applicant herewith responds to the Final Action Mailed on June 4, 2003. Entry of the amendment, reconsideration and reexamination are requested.

Please amend claims 1-15, 17, 19-22, 24-27 and cancel claim 30 as follows:

Application Number 09/578,329: Response to the Final Action Mailed on June 4, 2003
Page 1 of 12 pages

COLUMBUS/1134678 v.01